Application/Control No. Applicant(s)/Patent Under Reexamination 09/955,394 SCOTT ET AL. Notice of References Cited Examiner Art Unit Page 1 of 1 Mary Cheung 3694 **U.S. PATENT DOCUMENTS Document Number** Date Classification Name Country Code-Number-Kind Code MM-YYYY US-Α US-8 US-С D US-US-Ε US-F US-G USн US-US-J US-K US-UŞ-М **FOREIGN PATENT DOCUMENTS** Date Document Number Country Name Classification Country Code-Number-Kind Code MM-YYYY Ν 0 Ρ Q R S Ť **NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Merton, "A Functional Perspective of Financial Intermediation", Financial Management v24n2, pp 23-41, Summer 1995, ISSN: 0046-3892.
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*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).) Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.